



# State of Utah

DEPARTMENT OF NATURAL RESOURCES  
DIVISION OF OIL, GAS AND MINING

Michael O. Leavitt  
Governor

Ted Stewart  
Executive Director

James W. Carter  
Division Director

1594 West North Temple, Suite 1210

Box 145801

Salt Lake City, Utah 84114-5801

801-538-5340

801-359-3940 (Fax)

801-538-7223 (TDD)

October 28, 1997

First Security Bank of Utah, N.A.  
405 South Main Street  
Salt Lake City, Utah 84111

*Surety Replaced -  
this CD released  
by letter dated 4/30/01  
Returned to operator  
original CD - 5/1/01*

Attention: Allison Knudson

Re: Certificate of Deposit for Cotton Thomas Mine, Thomas American Stone, Inc.,  
M/003/024, Box Elder County, Utah

This is in regards to regulatory requirements of the mining statute and rules of the State of Utah, Division of Oil, Gas and Mining, governing the operations and reclamation of the Cotton Thomas Mine, Permit Number M/003/024, operated by Thomas American Stone, Inc..

A Certificate of Deposit will be issued by First Security Bank of Utah, N.A. for \$29,000 and be automatically renewable upon expiration. The Certificate should be made out in the name of the State of Utah, Division of Oil, Gas and Mining. The interest earned by the Certificate of Deposit for the first three months will be added back on to the Certificate of Deposit. After that, the interest earned will be dispersed quarterly and deposited into Thomas American Stone, Inc.'s account. If the Certificate is redeemed before the maturity date and the penalty reduces the face value of \$29,000, the State of Utah, Division of Oil, Gas and Mining will go to Thomas American Stone, Inc. for reimbursement of that loss. If redeemed after the maturity date, then \$29,000 will go to the State of Utah, Division of Oil, Gas and Mining and the remaining balance will go to Thomas American Stone, Inc.'s account. The Certificate of Deposit can only be redeemed by the State of Utah, Division of Oil, Gas and Mining.

If the statute or rules of the State of Utah, Division of Oil, Gas and Mining are violated with respect to the operation or reclamation of the Cotton Thomas Mine covered by this surety, the State of Utah, Division of Oil, Gas and Mining has the authority to call the Certificate on demand, for the full amount of \$29,000. Any loss due to an early redemption penalty will be the responsibility of Thomas American Stone, Inc. and will not be the expense or responsibility of the State of Utah.

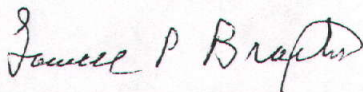


Page 2  
Certificate of Deposit  
M/003/024

The Division Director's signature, James W. Carter (or the appropriate Division Director at that time), will be required to call the Certificate or release said funds back to Thomas American Stone, Inc..

First Security Bank of Utah, N.A. will not be held liable for any dispute between the parties. These rules pertain to the Certificate of Deposit Number: \_\_\_\_\_.

Agreed upon by:



Lowell P. Braxton, Acting Director  
Division of Oil, Gas and Mining

Tax I.D. Number: \_\_\_\_\_



Lon Thomas, Owner  
Thomas American Stone, Inc.

Tax I.D. Number: \_\_\_\_\_

11-4-97



First Security Bank Bank, N.A.

Fourth South Metro Branch

Office:

Date:

Account Number:

Owner(s): THOMAS AMERICAN STONE INC  
STATE OF UT DEPT NATURAL RESOURCES*original  
returned to  
operator  
5/1/01*

You have deposited \$ 29,000.00 into a First Security Bank MONEY MASTER CERTIFICATE-Fixed Rate  
for a term of 12 MONTHS with a maturity date of 10281998 5.350  
annual percentage yield of 5.460 % The interest rate is % with an  
compounded N/A QUARTERLY depositing to checking/savings  
, paid , by

Thank you for opening a Time Deposit Account with First Security Bank.

Allison Knudson

Opened by:

This is a receipt for funds you have placed on deposit with First Security Bank. It need not be presented when you wish to withdraw funds from your account. Your account is subject to the terms stated above and to the following conditions. The terms "we", "our" and "us" mean First Security Bank.

**SPECIFIC ACCOUNT CONDITIONS**☒ **Money Master Insured Certificate of Deposit Account - Fixed Rate**

- The interest rate and annual percentage yield on this account will remain fixed until maturity.
- The term of this account may range from two (2) months to five (5) years. The specific term you have chosen is disclosed above.
- This account will automatically renew at maturity for an additional like term. A new interest rate and annual percentage yield may be assigned when the deposit renews, which will remain fixed until the next maturity date. You will have ten (10) calendar days after maturity to withdraw funds without penalty. If you choose to close the account during this ten-day grace period, you will forfeit any interest that would have otherwise been accruing since maturity at the new interest rate/annual percentage yield.
- A deposit of at least \$500 is required to open this account.
- A daily balance of at least \$500 is required to obtain the disclosed annual percentage yield. No interest will be paid on any day your account balance is less than \$500.
- Additional deposits to this account are not permitted except at maturity.

☐ **Money Master Insured Certificate of Deposit Account - Variable Rate**

- The interest rate and annual percentage yield on this account may change at any time at our discretion.
- The term of this account may range from two (2) months to five (5) years. The specific term you have chosen is disclosed above.
- This account will automatically renew at maturity for an additional like term. A new, variable interest rate and annual percentage yield may be assigned when the deposit renews. You will have ten (10) calendar days after maturity to withdraw funds without penalty. If you choose to close the account during this ten-day grace period, you will forfeit any interest that would have otherwise been accruing since maturity at the new interest rate/annual percentage yield.
- A deposit of at least \$500 is required to open this account.
- A daily balance of at least \$500 is required to obtain the disclosed annual percentage yield. No interest will be paid on any day your account balance is less than \$500.
- Additional deposits of at least \$100 may be made to this account at any time. Deposits by an automatic transfer from a First Security Bank checking or savings account may be made in any amount.

☐ **Special Day Certificate of Deposit Account**

- The interest rate and annual percentage yield on this account will remain fixed until maturity.
- The term of this account may range from fourteen (14) days to five (5) years. The specific term you have chosen is disclosed above.
- This account will not automatically renew at maturity. If you do not renew the account, your deposit will be placed in a non-interest earning account. No interest will be paid after final maturity.
- A deposit of at least \$500 is required to open this account unless the maturity is between fourteen (14) and sixty-two (62) days, in which case a deposit of at least \$10,000 is required to open the account.
- A daily balance of at least \$500 is required to obtain the disclosed annual percentage yield unless the maturity is between fourteen (14) and sixty-two (62) days, in which case a daily balance of at least \$10,000 is required to obtain the disclosed annual percentage yield. No interest will be paid on any day your account balance is less than this minimum balance requirement.
- Additional deposits to this account are not permitted.



March 22, 2001

**WELLS  
FARGO**

UT-B\*\*\*\*\*AUTO\*\* 5-DIGIT 84114  
THOMAS AMERICAN STONE INC  
State of UT Dept Natural Resources  
P.O. Box 145801  
Salt Lake City, UT 84114-5801



## Welcome to Wells Fargo!

Please see the reverse side for a convenient listing of your business accounts that will convert to Wells Fargo on April 21, 2001.

Dear Valued Business Customer:

First Security is teaming up with Wells Fargo -- and soon we'll serve you under the Wells Fargo name. It is our great privilege to have you as a customer. We're looking forward to bringing you a wide range of financial services, designed to reward your banking relationship with us and help you achieve your financial goals.

**On Saturday, April 21, 2001, your bank will become Wells Fargo Bank Northwest, N.A., and your First Security business accounts, listed on the reverse side of this letter, will convert automatically to similar accounts on the Wells Fargo banking system.** In addition, the enclosed *Business Disclosure* will apply to your accounts as of the April 21 conversion. Here are some of the benefits you can expect:

- **Attentive personal service in your banking location.** You'll continue to be served by knowledgeable bankers who make decisions locally, and will provide you with personal attention and the fast, responsive service you deserve.
- **Similar accounts and services.** Overall, your accounts and services will be similar to the ones you have today. Please read through this package for more information.
- **More ways to help you succeed financially.** At Wells Fargo, we'll have new services to offer you, including a wider range of business deposit and credit options, sophisticated treasury management, investment and online banking services, and more ways to reward your personal banking relationship. See the enclosed brochure, *Your Guide to Business Accounts at Wells Fargo (Guide)*, for an overview of the services available to you.
- **Greater banking convenience.** Very soon, you'll begin to see Wells Fargo signs appear on First Security locations in Utah. You'll be able to bank at a combined total of over 150 Wells Fargo banking stores and over 250 ATMs statewide, as well as by phone and online. Plus we'll be able to serve your banking needs throughout our 22-state network, including more than 3,100 banking locations and 6,600 ATMs.

**On the reverse side of this letter, you'll find a listing of your business accounts** that will convert to Wells Fargo on April 21. In addition, here is other important information about the conversion:

- **Account numbers** will not change for most checking and savings accounts. However, in some cases, it will be necessary to assign new account numbers. If you are impacted by an account number change, you will receive a separate communication as well as a complimentary supply of checks and deposit slips.
- **For now, most customers can continue to use the same checks** for checking and money market accounts. If you are one of the few customers who will require new checks and deposit slips, we will send you a complimentary supply before your account converts.
- **Time Accounts (CDs)** will continue with the same rate and term until maturity. In addition, if you have a Time Account, your account has been assigned a new number. Please see the reverse side of this letter for more information.
- **If you have ATM access to your business accounts**, you'll receive a *Wells Fargo*® ATM Card as a replacement.
- **If you currently have a First Security Visa® Business Check Card to access your business accounts**, you'll receive a new *Wells Fargo* Business ATM & Check Card as a replacement.
- **Business loans, lines of credit and business credit cards** will continue with the same term and comparable rates. If there are changes to your accounts, you will be notified separately.
- **Direct deposits and automatic payments and transfers** will continue without interruption.
- **Please see page 5 of the *Guide* for important information about Wire Transfers.**

Please read through this package for more information. We are committed to making the transition as easy as possible for you, and we look forward to continuing to serve your financial needs. Thank you for this opportunity.

Sincerely,

Scott Nelson  
President, Utah Region

P.S. If you have questions about this information, visit your business banker or call us toll-free at 1-800 35 WELLS (1-800-359-3557), ext. 477.

F/UT-B  
001171183

SEE THE REVERSE SIDE FOR INFORMATION ABOUT YOUR ACCOUNTS.

AO



7/003/024

# SUMMARY OF YOUR BUSINESS ACCOUNTS

This listing reflects information that appears on our records as of January 11, 2001.  
The enclosed *Business Disclosure* will govern your accounts as of April 21, 2001.

Your current First Security account name and number:	Converts to this Wells Fargo business account name and number:	Account holder(s):
Money Master Insured CD Fixed Rate 0619992647648	Wells Fargo® Business Time Account (CD)	Thomas American Stone Inc State of UT Dept Natural Resources

## SEPARATE COMMUNICATIONS

- If you have a PowerSweep account or non-FDIC-insured investments, information is being sent to you in a separate communication.
- If you have accounts with a different Tax Identification Number (TIN) or a different address, you will receive a separate communication.
- If you have Cash Management/Treasury Management products or services, you will be contacted separately about any changes that may apply.

## FOR MORE INFORMATION

- See the enclosed brochure, *Your Guide to Business Accounts at Wells Fargo*, for an overview of the services and benefits available to you, as well as important information about the conversion of your accounts.
- See the enclosed *Business Disclosure* (including the "Business Account Agreement," "Safe Deposit Box Lease Terms," "Business Account Fee and Information Schedule" and "Wells Fargo Privacy Policy" brochures) for the terms and conditions that will govern your Wells Fargo accounts and services as of April 21, 2001. Retain this *Business Disclosure* for future reference.

